

Margaret J. Leszkiewicz, Esq.  
*Of Counsel*  
E-mail: [mjlesz@optimum.net](mailto:mjlesz@optimum.net)  
JANUS LAW, P.C.  
825 East Gate Boulevard, Suite 308  
Garden City, New York 11530  
Tel. 516-683-1200

*Attorneys for Defendant  
Evolution Mortgage, Inc.*

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK

X

NANCE M. HUTTER,

Case No.: 09 CV 10092 (CS)

Plaintiff

v.

COUNTRYWIDE BANK, N.A., a subsidiary of  
COUNTRYWIDE FINANCIAL CORPORATION,  
WATERMARK CAPITAL, INC., EVOLUTION  
MORTGAGE, INC.,

**ANSWER**  
**CROSS-CLAIM**

Defendants.

X

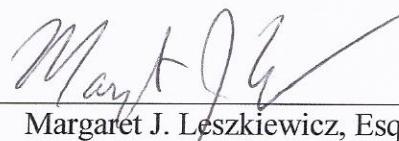
Defendant EVOLUTION MORTGAGE, INC. (hereafter “EVOLUTION”), by its attorneys, JANUS LAW, P.C., upon information and belief, responds to defendants Bank of America, N.A., successor by merger to defendant Countrywide Bank, N.A. and Countrywide Financial Corporation’s Cross-Claims, dated December 12, 2011, as follows:

1. EVOLUTION hereby denies all cross-claims.

Dated: Garden City, New York  
January 3, 2012

JANUS LAW, P.C.

By:



Margaret J. Leszkiewicz, Esq.

*Of Counsel*

*Attorneys for Defendant*

EVOLUTION MORTGAGE, INC.

825 East Gate Boulevard, Suite 308  
Garden City, New York 11530  
Tel. 516-683-1200  
*E-mail: mjesz@optimum.net*

*TO: Via ECF/Attorneys of Record*